

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No.	:	10/671,001	Confirmation No. :	4524
Applicant	:	Belyi et al.		
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Title	:	Data Validation Systems and Methods for Financial Transactions		
Art Unit	:	4194		
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Docket No.	:	34250-0838		
Customer No.	:	29052		

TERMINAL DISCLAIMER

The owner, First Data Corporation, of the entire interest in the above-identified present application hereby disclaims, except as provided below, the terminal part of the statutory term of any patent granted on the present application, which would extend beyond the expiration date of the full statutory term defined in 35 U.S.C. §§ 154 to 156, as presently shortened by any terminal disclaimer, of any patent granted on co-pending U.S. Application No. 10/671,000 (referred to as the related application).

The Commissioner is hereby authorized to charge the fee of \$130.00 required by 37 C.F.R. § 1.20(d) for this disclaimer to Deposit Account 19-5029.

The owner hereby agrees that any patent so granted on the present application shall be enforceable only for and during such period that said patent and any patent granted on the related application are commonly owned. This agreement runs with any patent granted on the present application and is binding upon the grantee of such patent, and its successors or assigns.

In making the above disclaimer, the owner does not disclaim the terminal part of any patent granted on the present application that would extend to the expiration date of the full statutory term as defined in 35 U.S.C. §§ 154 to 156 of any patent granted on the related

application, as presently shortened by any terminal disclaimer, in the event that a patent granted on the related application later: expires for failure to pay a maintenance fee, is held unenforceable, is found invalid by a court of competent jurisdiction, is statutorily disclaimed in whole or terminally disclaimed under 37 C.F.R. § 1.321, has all claims cancelled by a reexamination certificate, is reissued, or is in any manner terminated prior to the expiration of its full statutory term as presently shortened by any terminal disclaimer.

The undersigned is an attorney of record and is authorized to sign on behalf of the owner.

Respectfully submitted,



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